Foreign Currency Exchange Promotion Offer Terms and Conditions

- 1. The promotion period starts from 28 April 2021 until 31 May 2021 (both dates inclusive) ("Promotion Period").
- 2. The offer ("Offer") is only applicable to Airstar Bank ("the Bank") Personal Banking customers who have conducted any foreign currency exchange transaction(s) within Promotion Period ("Eligible Customer") via the Bank's Mobile Application.
- 3. Eligible Customer conducting foreign currency exchange transaction(s) via the Bank's Mobile Application and the minimum accumulated foreign exchange amount reaches HKD50,000 (or equivalent) or above within the Promotion Period, the Eligible Customer would be rewarded with a cash rebate of HKD100 ("Rebate").
- 4. The accumulated exchange amount will be converted into Hong Kong dollar for valuation by taking the **<u>DEBIT amount</u>** and prevailing exchange rate quoted by the Bank on the transaction day.
- 5. For the circumstances when there is a discrepancy between the Bank's record and Eligible Customer's transaction record, the decision of the Bank shall be final and conclusive.
- 6. Each Eligible Customer can only enjoy the Offer **ONCE** within the Promotion Period.
- 7. Rebate will be credited to Eligible Customer's HKD savings account on or before 30 June 2021. HKD savings accounts must be valid and in good standing before fulfilment/disbursement in order to enjoy the Rebate.
- 8. In case there is any suspicious abuse, misuse or fraud, the Bank reserves the absolute right to forfeit the Eligible Customers' entitlement to the above Offer without prior notice and providing any reasons.
- 9. The Bank reserves the right to vary, extend or terminate the above Offer and to amend any of the Terms and Conditions from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
- 10. These terms are governed by the laws of the Hong Kong Special Administrative Region. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Risk Disclosure

Currency conversion risk - the value of your foreign currency and CNY deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and CNY deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion, you may suffer loss in principal.